

EMERGENCY REPAIR PROGRAM

1. Introduction

The Emergency Repair Program is intended to provide immediate repair and correction of hazardous housing conditions, which represent a threat to the health, safety, and well being of the occupant or occupants. This program is not intended as a substitute for the City's existing rehabilitation programs or for normal insurance coverage/claims. An emergency shall mean a sudden occurrence or critical danger to the life or safety of the occupant, which requires immediate action to protect the health, safety, and welfare of said occupant or occupants. Each emergency situation shall be evaluated on an individual basis. If it is determined that an emergency exists, actions to correct or abate the emergency will be undertaken. Assistance will be provided on a citywide basis.

2. General Requirements

a. Eligible Repairs. Listed below are examples of potential hazards which could be remedied using emergency repair funds. This list is intended to be illustrative only. Any items funded with emergency repair funds shall be limited to code improvements necessary to make a residential dwelling unit habitable. These improvements include:

- Plumbing Problems
- Electrical Problems
- Furnace/Heating Systems
- Utility Services
- Severe Structural Damage that is a sudden occurrence
- Sudden Roof Failure

Removal of architectural barriers shall not be eligible for emergency repair funding. Such activities shall be funded through the Barrier Removal Program most recently adopted and funded by the Community Development Department.

b. Property Eligibility Requirements. To be eligible for emergency repair assistance, the property must:

- Be a residential property located in the City of Council Bluffs; Iowa;
- Can be repaired with the assistance provided by the Emergency Repair Program;
- Is an owner-occupied housing unit; and
- The unit must have a permanent foundation or be set on a concrete slab.

c. Applicant Eligibility. Basic eligibility requirements for the Emergency Repair Program are as follows:

- The applicant must be a resident of the City of Council Bluffs;
- The applicant must be the owner-occupant or purchaser-occupant of a single family residential dwelling for a period of six months;
- A determination by the Rehabilitation Office that an emergency situation exists;
- A determination that no previous emergency assistance has been provided in the last 10 years;
- A determination that the applicant maintains the property in a safe and sanitary condition;
- A determination that the applicant can pay for 10% of the cost of correcting the emergency repair; and
- Have an annual adjusted gross income which does not exceed the low income limit (0 - 50%) adjusted for household size as most recently adopted by the U.S. Department of Housing and Urban Development.

d. Amount and Type of Assistance. Repairs to homes using emergency repair funds will be limited to major code violations. Funding will be limited to 90% of the cost of correcting the emergency repair and shall not exceed \$2,500. Funding may exceed the 90% or \$2,500 limits in those cases, with the authorization from the Director of the Community Development Department. However, funds shall be limited to the cost of repairing the single item. In addition, other rehabilitation programs which could be utilized to address a particular emergency situation shall be considered. Funds shall be provided on a grant basis.

If the anticipated cost of a job involving more than one major code item is more than the \$2,500, it shall be the responsibility of the homeowner to secure the additional funds necessary. The Rehabilitation Office may provide technical assistance to the homeowner if the homeowner desires to secure additional funds needed for the code item repaired.

In the event the applicant for emergency repair funds should at some future date be eligible for other rehabilitation programs, the funds expended for the emergency repairs shall be deducted from the eligible forgivable loan amount. In addition, each property shall be limited to only one emergency over a ten-year period.

3. Processing and Contracting

a. Processing. Upon request for assistance from the homeowner and inspection of the property, the basic eligibility of the applicant and immediacy of the emergency will be determined. The Rehabilitation Office will review the application and make a determination of eligibility. If eligibility is determined, the homeowner will be contacted by the Rehabilitation Office to review problem areas and complete an abbreviated work write-up and cost estimate. The Rehabilitation Office will also obtain financial information and verification. To determine eligibility, the following information will be collected: rehabilitation application (See Exhibit 'A'); verification of income and assets; and verification of ownership.

b. Contracting. Homeowners must secure at least two (2) competitive bids for repairs. If the owner has difficulty obtaining bids, the Rehabilitation Office will provide assistance.

- Upon receipt of the bid proposal from the bidding contractors, the Rehabilitation Office shall review the bids for completeness and accuracy making special note to assure that the specifications have been met. Bid entries are to be type written or made in ink by the contractor on the bid form and are not to be modified.
- The bid proposal shall be attached to the agreement between the owner, the contractor, and City. A time for completion shall be stated in the proposal.
- Payment for the work shall be issued in a one-party check after the job has been satisfactorily completed and inspected.
- In-progress inspections will be conducted by the Rehabilitation Office. These inspections will determine progress and work deficiencies.